

"A Mutual Company is the sole Property of its Members"

1876—TWENTY-THIRD ANNUAL REPORT—1899

OF THE

Lennox and Addington Mutual

FIRE INSURANCE COMPANY,

HEAD OFFICE,

—

NAPANEE.

OFFICERS.

B. C. LLOYD,
I. F. AYLSWORTH,
M. C. BOGART,
STUART L. DALY,
N. A. CATON,
T. B. WILSON,
ENOCH GODWIN,

President,
Vice-President,
Secretary,
Treasurer,
Agent,
Agent,
Agent,

Napanee Mills
Odessa
Napanee
Napanee
Napanee
Newburgh
Kingston

DIRECTORS.

A. C. PARKS, Esq.,	- - - - -	Hay Bay
B. C. LLOYD, Esq.,	- - - - -	Napanee Mills
U. C. SILLS, Esq.,	- - - - -	Napanee
J. B. AYLSWORTH, Esq.,	- - - - -	Newburgh
R. W. LONGMORE, Esq.,	- - - - -	Camden East
I. F. AYLSWORTH, Esq.,	- - - - -	Odessa

HONORARY DIRECTORS.

A. H. BAKER, Esq.,	"	Moscow
A. V. PRICE, Esq.,	"	Newburgh
C. R. ALLISON, Esq.,	Fredericksburgh,	Parma
WM. CHARTERS, Esq.,	"	Hawley
W. W. MEACHAM, Esq.,	Ernestown,	Odessa
C. W. NEVILLE, Esq.,	"	Newburgh
D. C. FORWARD, Esq.,	"	Mill Haven
D. W. ALLISON, Esq.,	Adolpsustown	Adolphustown
F. B. GUESS, Esq.,	Kingston,	Murvale
JAMES KNAPP, Esq.,	"	Kingston City
JOHN TUSCOTT, Esq.,	Portland	Harrowsmith
THOS. J. DONOHOE, Esq.,	Sheffield,	Erinsville
PETER F. CARSCALLEN, Esq.,	"	Tamworth
DANIEL SCHERMERHON, Esq.,	Richmond,	Selby
THOS. V. SEXSMITH, Esq.,	"	Forest Mills
JAMES MURPHY, Esq.,	Hungerford,	Bogart
JAMES CLARE, Esq.,	"	Chapman
HENRY IRWIN, Esq.,	"	Chapman

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To the Members of the

Bennox and Addington Mutual Fire Insurance Company.



GENTLEMEN :

Your Directors beg to submit their twenty third annual statement which we trust will be highly satisfactory, and it affords them much satisfaction to note the continued favor, confidence and popularity of the Company among the farmers of these counties.

Your Directors are pleased to be able to report a decrease in losses by fire for 1899 over the previous year due largely to the abandonment of undesirable territory and to the increased vigilance exercised by the Company's Agents in selecting risks and also by the Policy Holders themselves during the threshing season, not being able to report a single loss from the steam threshers, though an exceptionally dry season. We note a small falling off this year in the amount at risk, but this was caused by the refusal of your Board of Directors to renew about \$60,000, which expired in 1899 in abandoned territory in the County of Leeds, however we are happy to be able to report a substantial increase of business over the same ground worked for the year 1899 in comparison with 1898, also the Company's improvement financially. Whereas in January 1st 1899 we had \$1700.75 of the previous year's losses to provide for this year we start in with a clear slate. Our losses from lightning have been unprecedented in number though the amounts were small.

The Company had 939 policies in force 31st December, 1899 insuring 1,109,395.

The amount of residue on "Premium Notes on hand is \$32,118.54, which with cash notes and unpaid assessments etc., amounting to \$850.81 make the available assets \$32,969.35, as shown in the annexed financial statement. We trust that the next year's business and only a normal amount of losses to greatly reduce our liabilities.

Our year's business in same ground worked has greatly increased over last year's.

The retiring Directors are Messrs. A. C. Parks and U. C. Sills who are eligible for re-election.

M. C. BOGART,
Secretary.

B. C. LLOYD,
President.

CASH ACCOUNT.

RECEIPTS.

To Cash on hand Dec. 31st, 1898, as per audit.....	\$ 255 70
First installment on premium notes	1100 91
Second and third installment on premium notes.....	2355 61
Installment previous years.....	331 57
Burrowed money.....	4000 00
Received from agent and interest.....	187 11

\$8230 90

DISBURSEMENTS.

By Losses paid 1898.....	\$ 1700 75
Losses paid 1899.....	2106 15
Agents' fees 1899.....	385 71
Secretary-treasurer.....	296 50
Directors' fees	144 50
Auditors.....	14 00
License fees.....	20 45
Adjusting claims.....	56 50
Printing and advertising.....	68 45
Postage and stationery.....	45 37
Refund on policies.....	53 78
Sundry.....	78 01
Paid on Loans.....	2900 00
Interest.....	253 46
To balance on hand.....	107 27

\$8230 90

ASSETS AND LIABILITIES.

ASSETS.

Balance on hand as per audit.....	\$ 107 27
Unpaid assessments 1899.....	305 83
Unpaid assessments of previous years.....	84 60
Office furnite and safe.....	50 00
Note bills receivable.....	113 44
Total value of Premium Notes liable for assessment.....	32018 54
Cash in agents hands of 1899.....	189 67

\$32869 35

LIABILITIES.

Burrowed money unpaid.....	\$ 6000 00
Balance of Assets over Liabilities.....	26869 35

\$32869 35

We hereby certify that we have carefully examined the foregoing statement of Receipts and Expenditures, Assets and Liabilities of the Lennox and Addington Mutual Fire Insurance Company and find them correct as set forth.

MANLY JONES, }
H. A. BAKFR, } Auditors.

STATEMENT IN DETAIL OF LOSSES PAID 1899.

DATE.	NAME.	TOWNSHIP.	PROPERTY AND CAUSE OF FIRE.	AMOUNT.
Jan. 20, . . .	B. Emberly,	Ernestown	Barn and drive house, unknown	\$ 475 00
Jan. 21, . . .	Mrs. M.A. Monbray	Richmond	Dwelling and drive house, chimney	700 00
Feb. 13, . . .	W. J. York,	Portland	Damage to Dwelling, chimney	5 75
Feb. 13, . . .	Robt. & Thos. Reid	Camden	Dwelling and contents, unknown	500 00
April 5, . . .	R. Lucas,	Ernestford	2 stack hay, spark from chimney	20 00
May 11, . . .	Geo. M. Lucas	Ernestown	Barn and contents, emigrant boy playing with matches	715 40
June 5, . . .	Ed. Brendt	Denbigh	Damage to dwelling, chimney	3 00
July 4, . . .	C. H. Amey,	Ernestown	Loss of cow by lightning	20 00
July 4, . . .	J. R. Lookhead	Camden	2 calves, lightning	25 00
July 5, . . .	J. J. Clark	N. Fredericksbg	16 sheep, lightning	36 75
July 5, . . .	M. A. Reid	Ernestown	Colt, lightning	25 00
July 5, . . .	Daniel Shea	Ernestown	Damage to barn, lightning	3 00
July 5, . . .	Wm. Waters	Sheffield	Heifer, by lightning	12 00
Aug. 3, . . .	Luke Frink	Ernestown	Heifer, by lightning	10 50
Aug. 3, . . .	C. B. Parks2	S. Fredericksbg	Damage to dwelling, lightning	6 00
Aug. 10, . . .	H. R. Shier	Sheffield	Loss of horse, lightning	25 00
Sept. 2, . . .	Mary Black	Camden	Barn and contents, lightning	520 00
Sept. 2, . . .	James McConnell	Richmond	Hog, by lightning	5 00
Sept. 9, . . .	M. T. Vanslyck	Ernestown	Horse, by lightning	40 00
Sept. 15, . . .	Lewis Cranston	Ernestown	Ewe, by lightning	5 00
Nov. 4, . . .	E. G. Dinnee,	S. Fredericksbg	Barn, unknown	400 00
Nov. 4, . . .	Thos. Hamilton	Camden	Calf, by lightning	4 50
Nov. 9, . . .	Patrick Dwyer	Hinchinbrooke	Dwelling and contents, unknown	250 00
Total losses paid				\$3806 90

The Annual Meeting of the Company, Saturday, January 27th, 1900, will be held in the Town Hall, at the hour of one o'clock p. m., for receiving the Annual Report, election of two Directors and the transaction of important business of the Company in the interests of every policy holder that requires their attendance.

Napauae, Jan. 13th, 1900.

BY ORDER OF THE BOARD.

M. C. BOGART, Secretary.

Unpaid assessments of previous years.....	35 35
Office furniture and safe.....	50 00
Note bills receivable.....	113 44
Total value of premium notes liable for assessment	27668 84
Cash in agents hands of 1900	152 42

\$ 28542 25

LIABILITIES.

Borrowed money unpaid.....	\$ 4600 00
Balance of Assets over Liabilities	23942 25

\$ 28542 25

We heroby certify that we have carefully examined the foregoing statement of Receipts and Expenditures, Assets and Liabilities of the Lennox and Addington Mutual Fire Insurance Company and find them correct as set forth.

MANLY JONES, }
H. A. BAKER, } Auditors.

Statement in Detail of Losses Paid in 1900.

DATE.	NAME.	TOWNSHIP.	Property & cause of fire	AMT.
May 5..	John H. Mouck	Fredericksburgh.	Barn & contents, smoking	\$ 728 00
May 9..	James Fraser.....	Fredericksburgh.	Dwelling, sparks from chimney.....	70 00
June 2..	Sylvester Dupree....	Richmond	Dwelling, damaged by lightning.....	4 00
June 8..	Edward Gallagher....	Adolphustown...	Dwelling damaged by lightning.....	3 00
June 30..	Geo Cummings.....	Ernesttown.....	Barn, by lightning.	300 00
June 27..	W. H. Smith.....	Ernesttown.....	Damage to contents of dwelling.....	7 00
July 7..	Irvine S. Jackson	Richmond	Damage to house by lightning.....	20 00
Sept 19..	Adam Gilmour.....	Camden	Steer killed by lightning	10 00
Oct 10..	Wesley A. Potter....	Camden	Dwelling damaged by lightning.....	5 00
Oct 10..	Harry Denyes.....	Ernesttown.....	Dwelling damaged by lightning.....	5 00
Oct 17..	Wm. & W. A. Fraser.	Ernesttown.....	Barn and contents, bush fire.....	917 00
Oct 17..	Henry A. Baker.....	Camden	Dwelling, barn, drive house and contents blasting	2000 00
Nov 14..	Sanford H. Long.....	Camden	Dwelling damaged by fire	9 00
Nov 14..	Isaac Hogeboom.....	Ernesttown.....	Barn and contents, threshing machine....	300 00
Nov 14..	Peter J. Holmes.....	Ernesttown.....	Barn & contents, unknown	220 00
Dec 6..	John L. Thompson...	Camden	Dwelling, sparks from chimney.....	300 00
Dec 6..	Peter S. Rose.....	Kaladar	Dwelling, sparks from chimney.....	175 00
				<u>\$5073 00</u>

"A Mutual Company is the sole Property of its Members."

1876—TWENTY-FOURTH ANNUAL REPORT—1900

OF THE

Lennox & Addington Mutual

FIRE INSURANCE COMPANY.

HEAD OFFICE

NAPANEE.

OFFICERS.

U. C. SILLS,	President,	Napanee
I. F. AYLSWORTH,	Vice-President,	Odessa
M. C. BOGART,	Secretary,	Napanee
STUART DALY,	Treasurer,	Napanee
N. A. CATON,	Agent,	Napanee
T. W. PRICE,	Agent,	Newburgh

DIRECTORS.

A. C. PARKS, Esq.,	- - - - -	Hay Bay
B. C. LLOYD, Esq.,	- - - - -	Napanee Mills
U. C. SILLS, Esq.,	- - - - -	Napanee
J. B. AYLESWORTH, Esq.,	- - - - -	Newburgh
R. W. LONGMORE, Esq.,	- - - - -	Camden East
I. F. AYLESWORTH, Esq.,	- - - - -	Odessa

HONORARY DIRECTORS.

GEO. M. HUFFMAN,	Camden	Moscow
A. V. PRICE, Esq.,	"	Newburgh
C. R. ALLISON, Esq.,	Fredericksburgh	Parma
WM. CHARTERS, Esq.,	"	Hawley
W. W. MEACHAM, Esq.,	Ernesttown	Odessa
C. W. NEVILLE, Esq.,	"	Newburgh
D. W. ALLISON, Esq.,	Adolphustown	Adolphustown
F. B. GUESS, Esq.,	Kingston	Murvale
JAMES KNAPP, Esq.,	"	Kingston City
JOHN TUSCOTT, Esq.,	Portland	Harrowsmith
THOS. J. DONOHUE, Esq.,	Sheffield	Erinsville
PETER F. CARSCALLEN, Esq.,	"	Tanworth
THOS. V. SEXSMITH, Esq.,	Richmond	Forest Mills
JAMES MURPHY, Esq.,	Hungerford	Bogart
THOS. ADAMS, Esq.,	"	Chapman
HENRY IRWIN, Esq.,	"	Chapman

"A Mutual Company is the Sole Property of Its Members."

1876 28th Annual Report 1904

- OF THE -

Lennox & Addington Mutual Fire Insurance Company,

For the year ending 31st December, 1904.

(See Pages 2, 4, 6 and 8.)

OUR GUARANTEE.

We trust that your purchases from us will give you satisfaction in every respect. If, however, after an examination of the contents of any parcel you find an article you are not entirely satisfied with, we ask that you return said article at once, and we will willingly exchange it, or cheerfully refund your money. We want you to feel that you are never under the slightest obligation to keep anything you buy from us unless it is entirely satisfactory. We cannot afford to have you displeased in any way, and it is our intention that you shall not be.

NAPANEE'S GREATEST STORE,

The Robinson Co.

5012
852 - 1904
- 588

"A Mutual Company is the Sole Property of Its Members."

1876 Twenty-Eighth Annual Report 1904

—OF THE—

Lennox and Addington Mutual Fire Insurance Company.

HEAD OFFICE, = = NAPANEE.

OFFICERS

H. A. BAKER,	President,	Moscow
I. F. AYLSWORTH,	Vice-President,	Odessa
M. C. BOGART,	Secretary,	Napanee
F. C. BOGART,	Treasurer,	Napanee
N. A. CATON,	Agent,	Napanee
D. L. GREENE,	Agent,	Napanee

DIRECTORS

A. C. PARKS, ESQ.,	- - - - -	Hay Bay
U. C. SILLS, ESQ.,	- - - - -	Napanee
J. B. AYLESWORTH, ESQ.,	- - - - -	Newburgh
R. W. LONGMORE, ESQ.,	- - - - -	Camden East
I. F. AYLSWORTH, ESQ.,	- - - - -	Odessa
H. A. BAKER, ESQ.,	- - - - -	Moscow

HONORARY DIRECTORS

GEO. M. HUFFMAN, ESQ.,	Camden,	Moscow
A. V. PRICE, ESQ.,	Camden,	Newburgh
C. R. ALLISON, ESQ.,	Fredericksburgh,	Parma
WM. CHARTERS, ESQ.,	Fredericksburgh,	Hawley
C. W. NEVILLE, ESQ.,	Ernesttown,	Newburgh
D. W. ALLISON, ESQ.,	Adolphustown,	Adolphustown
F. B. GUESS, ESQ.,	Kingston,	Murvale
THOS. J. DONOHUE, ESQ.,	Sheffield.	Erinsville
PETER F. CARSCALLEN, ESQ.,	Sheffield,	Tamworth
THOS. V. SEXSMITH, ESQ.,	Richmond,	Forest Mills
JAMES MURPHY, ESQ.,	Hungerford,	Bogart
THOS. ADAMS, ESQ.,	Hungerford,	Chapman
HENRY IRWIN, ESQ.,	Hungerford,	Chapman
JOHN STEWART, ESQ.,	Portland,	Harrowsmith
JOHN D. SHIBLEY, ESQ.,	Portland,	Harrowsmith

MADILL BROS.

Dry Goods, Carpets and Housefurnishings.

WE MAKE A SPECIALTY IN DRY GOODS OF

**Staples, Dress Goods, Silks,
... Satins and Linens.**

OUR SPECIALTIES IN HOUSEFURNISHINGS ARE

**Carpets, Floor Oilcloths,
Lace Curtains and Mattings.**

NAPANEE, - - - - ONTARIO.

J. L. Boyes

THE CLOTHIER.

**Ordered and Ready-Made Clothing for
Men and Boys.**

DEALER IN **Fine Hats, Caps and
Men's Furnishings.**

Best and Cheapest House in Town.

NAPANEE, - - - ONTARIO.

TO THE MEMBERS OF THE
Lennox and Addington Mutual Fire Insurance Co.

GENTLEMEN,—

Your Directors beg to submit their twenty-eighth annual statement, which we trust will be highly satisfactory, and it affords them much satisfaction to note the continued favor, confidence and popularity of the Company among the farmers of these counties.

Your Directors are pleased to be able to report only a normal amount of losses during this year, although considerably in excess of 1903. We have an increase of 108 policies over last year, and \$176,000 more insurance as compared with the previous year. We have entirely paid our liabilities, which were \$600.00, and now have \$778.03 cash on hand, and notes and unpaid assessments amounting to \$494 13, making our assets \$45,774.31, thus greatly adding to the security of our policyholders. Our surplus of assets over liabilities compares most favorably with other companies doing farm business in these counties.

We are sending you a calendar, although not such a one as we desired, but our Directors did not feel like incurring the large expenditure that this would involve, besides very few Insurance Companies are sending them out this year. We hope another year to supply our policyholders with a spicily and attractive calendar.

We trust you will read this report and study carefully the financial condition of your Home Company, that for security, liberality of policy, and prompt settlement of losses, has no equal, and that you will advise your neighbors in their own best interests to insure in no other Company than their Home Company, the Lennox and Addington Mutual.

The Company's present Agents, Messrs. Caton and Greene, both of whom are capable, trustworthy and alive to the Company's best interests, are now doing splendid work, and as a result your Directors are able to report the Company's business at the present time in the most flourishing and satisfactory condition of its history; the business taken during the year being greatly in excess of any year in the history of the Company.

The cheapness of management adds greatly to the popularity of your Company, comparing most favorably with all competitors doing business in these Counties.

The Company had 1191 policies in force 31st December, 1904, insuring \$1,553,573.

The amount of residue on Premium Notes on hand is \$44,502.15, which with cash notes and unpaid payments, etc., amounting to \$1,272.16, make the available assets \$45,774.31, as shown in the annexed financial statement. We trust the next year's business and only a normal amount of losses to leave at least \$2,000.00 of a reserve fund.

The retiring Directors are Messrs. H. A. Baker and R. W. Longmore, who are eligible for re-election.

F. C. Bogart,
 Treasurer.

M. C. Bogart,
 Secretary.

H. A. Baker,
 President.

'It's Good'

= . = If You Get It At = . =

Wallace's,

The "RED CROSS" Drug Store,

.... NAPANEE

If you can't get it at WALLACE'S, you
can't get it in Napanee.

DOES IT STRIKE YOU

That the right place
to buy your Boots and
Shoes, Trunks and
Travelling Bags, is
from the

J. J. HAINES

SHOE HOUSES.

NAPANEE, BELLEVILLE AND
TRENTON.



Sole Agents in our town for the DOROTHY
DODD and EMPRESS Shoes for Women.

CASH ACCOUNT.

RECEIPTS.

Cash at Head Office, Dec. 31st, 1903, as per audit.....	\$ 278 64
Received as 1st installment on fixed payments of 1904.....	1606 17
Received as 2d, 3d installment on fixed payments of 1904.....	3046 29
Received for fixed payments levied in prior years.....	141 52
Received from agents, and interest, etc.....	239 55
	\$ 5312 17

DISBURSEMENTS.

By Losses paid, 1904.....	\$ 2267 37
Agents' fees, 1904.....	8c2 67
Secretary-Treasurer.....	400 00
Directors' fees.....	139 50
Auditors.....	14 00
License fees.....	18 34
Adjusting claims.....	24 60
Printing and advertising.....	63 56
Postage and stationery.....	63 50
Refund on policies.....	64 92
Office, rent, heating, etc.....	41 00
Paid on loans.....	600 00
Interest.....	34 68
To balance on hand.....	778 03
	\$ 5312 17

ASSETS.

Cash at Head Office.....	\$ 778 03
Amount unpaid of fixed payments of 1904.....	243 49
Amount unpaid of fixed payments of prior years.....	41 05
Amount unpaid of Agents' balances.....	209 59
Office furniture and safe.....	50 00
Amounts of Premium Notes in force, after deducting all payments thereon and assessments levied.....	44502 15
	\$ 45824 31

LIABILITIES.

NONE.

We hereby certify that we have carefully examined the foregoing statement of Receipts and Expenditures, Assets and Liabilities, of the Lennox and Addington Mutual Fire Insurance Company and find them correct as set forth.

MANLY JONES, } Auditors.
C. W. NEVILLE, }

Paul & Ming

The Leading Undertakers.

Pollard's Old Stand, = Napanee.

Go to A. E. PAUL for
School Books ^AND ^D Stationery

Subscriptions taken for all
 Magazines and Newspapers.

Napanee Hardware
 Store.

Sign of
 Golden Auger.

MADOLE & WILSON,

—DEALERS IN—

Heavy and Shelf Hardware, Builders' Supplies, Paints, Oil, Glass, Putty, etc.

Barbed, Plain, Annealed and Oiled Wire, and Woven Wire Fencing.

Full line of Tinware and Agateware. Best Milk Cans on the market.

A full line of Heating, Cook Stoves and Ranges.

We make a specialty of Eave Troughing.

A full line of the best Furnaces and satisfaction guaranteed

The best Canadian and American (Water White) Coal Oil Binder Twine in season.

Portland Cement.

Rathbun's Star Brand.

STATEMENT IN DETAIL OF LOSSES PAID IN 1904.

NAME.	DATE PAID.	TOWNSHIP.	CAUSE OF LOSS.	AMOUNT PAID.
Herb. Rikley.....	June 3.....	Fredericksburgh	Lightning, horse.....	\$ 25 00
H. W. Clark.....	July 2.....	Camden	Accident, house.....	800 00
W. A. Asselstine.....	Aug 6.....	Camden	Lightning, horse.....	60 00
Mrs. O. Woodcock.....	6.....	N. Fredericksburgh	Unknown, barn.....	15 00
Alex. Hart.....	15.....	Richmond	Heifer killed, lightning.....	10 00
James Burns.....	16.....	Sheffield	Bull killed by lightning.....	16 00
C. N. Arnold.....	16.....	Richmond	Hog killed by lightning.....	5 00
Jerome Bott.....	16.....	Barrie	Heifer killed by lightning.....	6 66
C. E. Young.....	31.....	Ernesttown	Roof damaged by spark.....	2 00
Geo. Wheeler.....	Oct. 7.....	Anglesea	Steer killed, lightning.....	12 66
John Doyle.....	7.....	Richmond	Cow killed, lightning.....	20 00
Margaret Smith.....	Nov. 5.....	Ernesttown	Barn burned, unknown.....	421 80
John Hinch.....	5.....	Camden	Steer, by lightning.....	8 00
E. Martin.....	5.....	Ernesttown	Contents of house, unknown.....	213 00
P. G. Garrison.....	5.....	Richmond	House and contents, unknown.....	615 00
J. W. Stewart.....	9.....	Camden	Contents of house.....	6 55
Edw. Morgan.....	9.....	Barrie	Steer, by lightning.....	13 35
J. A. Humphrey.....	12.....	Adolphustown	Heifer, by lightning.....	5 35
Arthur Murphy.....	Dec 31.....	Sheffield	Damage to building.....	5 00
Total losses paid.....				\$ 2267 37

Leading Millinery House

DOXSEE & CO.,

—IMPORTERS OF—

Millinery, Fancy Goods, Gloves,
Hosiery, Whitewear, Etc.

NAPANEE, - - - ONTARIO.

When in Town go to
STEACY'S

For a First-Class Lunch.

Their Bread is the best. Try it.

We also carry a full stock of Nuts, Candies, Bananas, Oranges, Lemons, Grapes, Figs, Dates, etc.

OYSTERS—Fresh Baltimore Oysters served as you like them.

HOT DRINKS—Bovril, Tomato Bouillon, etc.

WEDDING CAKE a specialty.

Nasmith's Bon Bons and high-grade Chocolates.

NAPANEE, - - - - ONTARIO.


VISIT NAPANEE'S

Leading Furniture Store


WHEN IN TOWN.

The Cheapest and Best Place in Ontario to
buy Furniture.

A Complete Line of all kinds always in
stock.



<p>Bedroom Suites, Parlor Suites, Sideboards, Extension Tables, Chairs of all kinds, Music Cabinets, Parlor Cabinets</p>
--



We have special bargains in every line,
and goods to suit all tastes.

Call and see us when you are in town.

The Gibbard Furniture Co.

Of Napanee, Limited.

NAPANEE, - - - - ONTARIO

BOYLE & SON,

Heating Engineers and Plumbers.

Hot Water and Warm Air Heating.

Bath Rooms Fitted Up.

Hardware, Lamps, Lamp Goods.

We manufacture the best Milk Can in Canada.

Sole Agents for Pandora Range



Mason & Risch,

Williams,

and

Gourlay Pianos.

Doherty Organs.

Wall Paper, Pictures, Picture Framing a Specialty

S. G. HAWLEY, Dundas Street,
NAPANEE.

DEAR SIR,—The within report on pages 2, 4, 6 and 8 contains a summary of the Company's business, together with a copy of the Abstract Statement and Capital Account for the year 1904. We trust you will read and examine it most carefully, and hope every member will attend the Annual Meeting of the Company, to be held in the Council Chamber, Napanee, on SATURDAY, 28th JANUARY, 1905, at the hour of 1 p.m., for receiving the Annual Report and Election of two Directors, and transacting the important business of the Company in the interest of every policy-holder that requires their attendance.

By Order of the Board.

M. C. BOGART, Secretary.

Napanee, January 11th, 1905.

We guarantee Douglas' Egyptian Liniment to be the most powerful Liniment that medical science has ever formulated. It will reach deeper seated troubles and produce better effects for Lameness and Unheal-
thy Sores than any other preparation on sale. It contains no grease. Its effects are absorbent, alterative and penetrative; will penetrate muscle, membrane



and tissue to the bone, and go to the seat of the disease direct.

Is the only Liniment that will stop blood at once

Is positively guaranteed to do as represented, and to discount any outward application Remedy on sale.

Is the Most Powerful and Best Preparation on Sale.

When you buy Liniment, buy EGYPTIAN LINIMENT. It has the strength, it does the work.

All goods shipped to reliable firms on approval. All goods to be returned to us if not satisfactory.

No goods shipped in bulk. Every package has TRADE MARK as shown above; none genuine without. Beware of imitations.

Price, 25c. per Bottle.

DOUGLAS & COMPANY,

Napanee, Ontario, Canada.

FOR SALE BY ALL DRUGGISTS AND DEALERS.

"A Mutual Company is the sole Property of its Members."

1876.

1895.

—OF THE—
NINETEENTH ANNUAL REPORT

LENNOX & ADDINGTON

Mutual Fire Insurance Co.

FOR THE YEAR ENDING 31st DECEMBER, 1895.



Haines & Lockett

—FOR—

GOOD
BOOTS

AT LOW PRICES.

NAPANEE,
BELLEVILLE,
KINGSTON,
TRENTON.

Board of Directors, 1895.

J. B. AYLESWORTH,	Camden,	Newburgh.
B. C. LLOYD,	Camden,	Napanee Mills.
U. C. SILLS,	Richmond,	Napanee.
W. R. GORDANIER,	Ernesttown,	Napanee.
I. F. AYLSWORTH,	Ernesttown,	Odessa.
A. C. PARKS,	Fredericksburgh,	Hay Bay.

Honorary Directors.

JAS. REID, M.P.P.,	Camden,	Centerville.
H. A. BAKER, Esq.,	Camden,	Moscow.
A. V. PRICE, Esq.,	Camden,	Newburgh.
C. R. ALLISON, Esq.,	Fredericksburgh,	Parma.
WM. CHARTERS, Esq.,	Fredericksburgh,	Hawley.
I. O. FRASER, Esq.,	Ernesttown,	Fellows
W. W. MEACHAM, M.P.P.,	Ernesttown,	Odessa,
C. W. NEVILLE, Esq.,	Ernesttown,	Newburgh.
D. C. FORWARD, Esq.,	Ernesttown,	Mill Haven.
D. W. ALLISON, ex-M.P.,	Adolphustown,	Adolphustown.
ALLEN PRINGLE, Esq.,	Richmond,	Selby.
IRA. B. HUDGINS, Esq.,	Richmond,	Selby.
F. B. GUESS, Esq.,	Kingston,	Murvale.
THOS. CLYDE, Esq.,	Kingston,	Cataraqui.
JACOB E. SHIBLEY, Esq.,	Portland,	Harrowsmith.
JOHN TRUSCOTT, Esq.,	Portland,	Harrowsmith.
M. W. STACEY, Esq.,	Lansdown,	Warburten.
JAMES A. ACTON, Esq.,	Leeds,	Gananoque.

Officers.

J. B. AYLESWORTH, Newburgh.....	President
B. C. LLOYD, Napanee Mills.....	Vice-President
M. C. BOGART, Napanee.....	Sec.-Treas
J. N. McKIM, Napanee.....	Agent
W. W. LAPUM, Wilton.....	Agent
M. BURNS, Gananoque.....	Agent

The Robinson Co'y

*Fine Dress Goods,
Stylish Millinery,
Men's Clothing,
Boy's Clothing.*

The Cheapest Store in Napanee.

BOYLE & SON

—FOR—

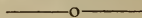
*General Hardware,
Milk Cans,
1st Class Tinware,
Lamp Goods.*

HIGH GRADE STOVES

ALWAYS IN STOCK.

STORE OPPOSITE BRISCO HOUSE.

THE NINETEENTH ANNUAL REPORT
OF THE
LENNOX & ADDINGTON
—MUTUAL—
FIRE INSURANCE COMPANY.



To the Members of the Lennox and Addington Mutual Fire Insurance Company.

Your Board of Directors again have the honor to lay before its members the Nineteenth Annual Report of the Company, and it affords them much satisfaction to note the greatly increased favor, confidence and popularity of the Company among the farmers of this and adjoining counties, and the very large increase of new members. We have issued more policies this year than ever in one year of the Company's history—nearly 400. We have been solicited to extend our territory and enter new fields of Insurance, and your Board of Directors considered it wise and in the Company's interest to extend the territory as far east as Brockville, appointing MR. M. BURNS, of Gananoque, their agent. The farmers of Leeds, Renfrew and Lanark have in MR. BURNS a most active and efficient canvasser, and have responded nobly by sending in most acceptable applications. The farmers in those districts appear to be most prosperous, and free from mortgage debt, and we have reason to expect and believe we will yet have a large and profitable business from that section.

The Patrons of Frontenac county have largely endorsed our Company as giving the most liberal policy and offering the cheapest insurance, and COL. GEO. HUNTER, County President, strongly urges the Patrons and farmers to insure in our Company.

The losses during the year have been the largest of any one year in the history of the Company. Our losses from lightning and steam threshers have been exceedingly heavy, and we desire to enjoin upon our policyholders greater care at time of threshing, and you will observe that our policy stipulates that the engine must be properly protected, and not nearer than 20 feet to barn or stack, and we hope that legislation will compel the running of engines by properly qualified persons, and placing them at a sufficient distance, that there will be absolutely no danger from them.

ECONOMY.

Your Directors have exercised the greatest possible economy (consistent with efficiency) in the management of the Company's business in all its departments during the year. The salaries of the Officers and Directors for the year cannot be considered at all extravagant, and only that they appreciate the desirability of making this the cheapest and most desirable Fire Insurance Company for the farmers of Lennox, Addington, Frontenac, Hastings, Leeds, Lanark and Renfrew, they could not be expected to give their time for the remuneration they receive.

The Farmers' Grocery!

A. S. KIMMERLY,

SOLE AGENT FOR

Keewatin : Flour.

THE BEST IN THE WORLD.

Try Our Celebrated 25c. Tea.

Highest Prices Paid for Raw Furs of
all kinds.

J. G. FENNELL.

Hardware, Tinware, Enamelled Ware,
Table and Pocket Cutlery, Mixed Paints, Oils,
Glass, Putty,
Builders' Materials and Tools. Harvest Tools, &c.

GIVE ME A CALL AT THE

"YELLOW FRONT."

COST OF INSURANCE.

When the members of the Company consider the average cost of insurance for the past nineteen years, they will have every reason to congratulate the management upon the judicious and economical manner in which the business has been conducted ; and your directors believe they have reached the outside limit of cost, in the neighborhood of 90 cents per \$100 insurance for three years on ordinary farm property, (brick or stone much less), until a sufficient reserve has accumulated to guarantee reducing the rate.

COST ON \$1,000 INSURANCE, THIRD CLASS.

From 1876 to 1879	\$	4	65
" 1879 to 1882		7	50
" 1882 to 1885		10	42
" 1885 to 1888		5	40
" 1888 to 1891		7	20
" 1891 to 1894		8	26
" Special, 1893		3	60
1895		3	00
	\$	50	03
Average cost per year			
	\$	2	63

POLICIES.

The Company had 753 policies in force 31st December, 1895, insuring \$927,435. You will observe that there has been a large increase in the number of policy holders as well as the amount of insurance.

FINANCE.

The amount of residue on premium notes on hand is \$27,773.49 ; and cash, \$14.51, making the available assets, \$27,788.00, as shown in the annexed financial statement. You will see that owing to our many losses we have a small deficit this year, which we hope to pay out of the large receipts on the second instalment of this year's business ; however, if like other companies, we collected the three years in advance, we would have a large surplus showing. Your directors respectfully urge upon all members who are in arrears as to instalments due the company on their policies, to appreciate their position as regards their claim upon the company, should a loss occur during the non-payment of such instalments, and pay in promptly, as the company are not allowed to pay losses if the policy holders are in arrears.

While there may be some farmers who are opposed to giving so large a premium note as required by the Ontario Mutual Insurance Companies, this is a matter regulated by the Government for the benefit and protection of the Policy holders as a guarantee for the payment of whatever losses they may incur as well as a limit to their liability and the favorable character of our policies that insures the contents of dwellings and outbuildings in one general amount instead of classifying and dividing the insurance in two or three separate amounts, thereby enabling the Company, in case of loss to take advantage of the assured by paying a much less sum than the insurance, because the specified articles were not destroyed. This is an important matter that should commend our Company to every one desiring insurance and when it is thoroughly understood and realized no intelligent farmer in these counties would insure in any other Company. It does not matter much as to the cost as to the favorable terms of your Policy and the amount of insurance money you are to receive in case of a loss.



It's No Trick

To pay the price and get a good Watch or Ring. What everybody is after is a chance to get a bargain. That's what our specialty is—bargains in every line in our business. We invite inspection and a comparison of prices with other stores, and we are sure the result will be in our favor. When you intend buying you naturally wish to get the most for your money, and that is what we claim we can give you.

Eyes tested by the Dioptric Meter free of charge.

F. CHINNECK,

JEWELLER AND OPTICIAN, NAPANEE,

The Public Knows

*That we are right when we say we give you
the very best article for the money.*

Ordered Clothing,

Boy's Ready-made Clothing,

Gentlemen's Furnishings,

. . . Hats and Caps.

*We make it a point to get the newest, nobbiest
and best that can be had.*

D. J. HOGAN & SON,

NAPANEE.

LOSSES.

The present year in regard to losses has been most disastrous exceeding any former year, but we trust that next year and the succeeding years may be more favorable. That will enable us to pay our liabilities and replace our reserve.

The following are each year's losses for the past fourteen years :

1882.....	\$3499 93	1889.....	\$ 213 31
1883	1350 00	1890.....	3240 00
1884.....	680 00	1891.....	2719 00
1885.....	1310 14	1892.....	3037 00
1886.....	42 00	1893.....	756 00
1887.....	817 00	1894.....	756 00
1888.....	98 82	1895.....	

Cash Account.

RECEIPTS.	DR.
To balance on hand as per last audit, cash	\$ 121 47
First instalment on premium notes	1151 39
Second and third " "	1205 32
Instalments previous years.....	155 59
Interest	10 04
Loans returned.....	805 00
Money borrowed	1300 00
Advertising in annual report.....	10 00
	<hr/>
	\$4758 81

DISBURSEMENTS.	CR.
By paid losses, 1894	\$ 150 00
" 1895	3237 40
Printing and advertising.....	33 70
Postage and stationery	24 70
Agents' fees and commissions.....	597 79
Adjusting claims.....	29 05
Directors' fees, J. B. Aylesworth	23 80
" B. C. Lloyd	18 20
" A. C. Parks	18 00
" U. C. Sills	18 20
" W. R. Gordanier	13 00
" I. F. Aylsworth.....	35 00
Auditors	8 00
Statutory assessment and license fee.....	19 87
Sec.-Treas., M. C. Bogart.....	283 02
Refund on policies.....	10 65
Paid on loans.....	100 00
Money loaned at interest.....	105 00
Re insurance.....	17 92
Use of Council Chamber, annual meeting.....	1 00
Cash on hand	14 51
	<hr/>
	\$4758 81

NAPANEE HARDWARE STORE.

SIGN OF GOLDEN AUGER.

M. S. MADOLE

—DEALER IN—

Heavy and **SHELF HARDWARE**, Builders' Supplies, Paints,
Oil, Glass, Putty, Etc.

Carriagemakers' Supplies of all kinds in stock.

Barbed, Plain, Annealed and Oiled Wire.

Full line of Tinware and Agateware.

The best of Stoves and Furnaces. Eavetroughing.

A Specialty made of Clare Bros'. Furnaces.

The best Canadian and American (Water White) Coal Oil.

Binder Twine in Season.

A. W. GRANGE & BRO.

DRUGGISTS.

Drugs, Medicines & Chemicals.

Fancy Toilet Articles,

Combs, Sponges,

Brushes, Perfumery,

Pains, Oil and Glass,

Lamps and Chimneys.

Physicians' Prescriptions Carefully Compounded.

Assets and Liabilities.

ASSETS.

Balance on hand as per audit	\$ 14 51
Unpaid Instalments for 1895.....	190 00
Unpaid Instalments of previous years	23 35
Office furniture and safe	60 00
Total value of premium notes liable for assessment	27773 49
	<hr/>
	\$ 28061 35

LIABILITIES.

Loans borrowed during the year, unpaid	\$ 1200 00
Losses re A. J. Sexsmith, submitted to arbitration ..	800 00
Balance of assets over liabilities	26071 35
	<hr/>
	\$ 28061 35

I certify that the above statement of Assets and Liabilities, Receipts and Expenditures, is correct according to the books and vouchers of the Company.

(Signed) J. JACKSON, Auditor.

INSPECTION.

The books and affairs of the Company have been as usual inspected by Mr. J. Howard Hunter, Superintendent of Insurance for Ontario, and pronounced satisfactory.

SUMMARY.

In view of the large increase in the cost of insurance on farm property in the stock companies, from one per cent to one thirty-five on dwellings, and one fifty per cent on outbuildings, as well as the constant increase in the outside mutual companies, rendered necessary by the constant and increasing heavy fire losses, and from reports at hand this year will go on record as the most disastrous to insurance companies, so that other companies have suffered in like manner as ourselves; therefore it behoves the farmers of these counties to maintain their own Insurance Company, managed by farmers in the interests of its patrons at the actual cost necessitated by their losses.

We trust every member will stand by and uphold in every way the progress and advancement of the Company by reinsuring themselves and recommending their neighbors and friends to do likewise, and the Directors will on their part undertake the management in the most economical and judicious manner, paying promptly all honest claims after a careful inspection of the same. Furthermore, the Company never was in a better position to enter the field of insurance and offer to the farmers so safe and more satisfactory insurance than any other Company doing business in these counties.

Two Directors now retire by rotation. They are Messrs. B. C. Lloyd and W. R. Gordanier, but who are eligible for re-election.

All of which is respectfully submitted.

(Signed)

J. B. AYLESWORTH, President.
M. C. BOGART, Sec.-Treas.

Losses Paid in 1895.

Name of party.	Amount of loss	Property destroyed and cause.
B. B. Vanslyck, 1894.....	\$150 00	Dwelling, cause unknown.
Ed. McNeil, 1895	25 00	Lamp explosion.
Dr. Cowan, 1895	200 00	Dwelling, sparks from chimney.
Robt. Maxwell, 1895	53 90	Contents of dwelling, sparks from chimney.
George D. Lee, 1895	355 00	Upsetting a coal oil lantern.
J. B. Aylesworth, 1895	35 00	Damage by lightning, to dwelling.
Wesley Parrott, 1895.....	968 00	Barn and contents, lightning.
Ira H. Snider, 1895....	3 00	Damage to barn by lightning.
Frank Tompkins, 1895	4 50	Damage to house by lightning.
John McKonkey, 1895.....	228 00	Contents of barn, by steam thrasher.
Wm. Kimmett, 1895.....	600 00	Barn and contents, cause unknown
Patrick O'Grady, 1895.....	750 00	Barn & contents, supposed tramps.
Jacob Rombough, 1895....	15 00	Damage to dwelling, smoke, stove pipes.
<hr/>		
\$3387 40		

FARMERS, ATTENTION.

Insure your property in the Lennox and Addington Mutual Fire Insurance Company.

Because it is a Home Company.

Because it is a Safe Company.

Because it is the Cheapest and Best.

Because it takes only (isolated) non-hazardous risks, as farm property, country churches, halls and school houses.

Because it issues the most liberal Policy, without dividing or classifying the contents of dwellings and out-buildings to the disadvantage of the assured.

Because it is a Farmers' Company, managed by farmers, in the interest of its patrons in the Counties of Lennox, Addington, Frontenac, Hastings, Leeds and Lannark.

GENERAL OBSERVATIONS.

LIVE STOCK—LIGHTNING.

1. That up to \$40.00 for a horse, cattle up to \$20.00, and other animals up to \$5.00 each are paid for as contents of out-buildings or killed by lightning in the fields of the assured.

2. That animals killed by lightning on the premises insured, or while on the road to or from market, or used on the highway, are covered by the policies issued by the Company.

3. The policies of this Company are the most general and liberal in their character, not being specified in dividing and classifying the contents of dwellings and out-buildings to the great disadvantage of the assured.

4. Members erecting new buildings may insure them for an additional sum on application to the Secretary, and when making repairs or alterations, involving carpenter's work, do so at their own risk unless they notify and obtain the consent of the Company.

5. Members are allowed to use steam threshers, but they must be properly protected by a screen or spark arrester, and not nearer than twenty feet to barn or stack, unless at their own risk.

Additions or changes in situation of outbuildings, when over 80 feet from the dwelling house, do not affect the insurance.

DEAR SIR,—

The within report on pages 2, 4, 6, 8, 10 and 11 contains a summary of the Company's business, together with a copy of the Abstract Statement and Capital Account for the year 1895. We trust you will read and examine it most carefully, and hope every member will attend the Annual Meeting of the Company, to be held in the Town Hall, Napanee, on

Saturday, 25th January, 1896,

At the hour of 1 p.m., for receiving the Annual Report and Election of two Directors and transacting the important business of the Company in the interest of every policy holder that requires their attendance.

By order of the Board.

M. C. BOGART, Sec.-Treas.

Napanee, January 10th, 1896.

REAL ESTATE AND INSURANCE.

FARMS FOR SALE AND TO RENT.

158 Acres,	Parts Lot 1 and 2,	1st Concession	Ernesttown.
100	"	8 3d	" Richmond.
150	"	26 4th	" "
67	"	6 5th	" "
93	"	3 2d	" "
100	"	8 2d	" "
350	"	17, 18 and 19, 8th	" "
200	"	22 2d	" Fredericksburgh.
125	"	24 4th	" "
75	"	13 1st	" "
102	"	8 2d	" "
2 Lots in City of Brandon.			

Several farms in Northwest, and fine farms with excellent improvements near Napanee, not especially advertised.

Stores and dwellings in town for sale or rent.

The above farms are for sale on the most advantageous terms of payment. Manitoba farms and city lots exchanged for town and country property.

Money to loan; Company and private funds at 5, 5½ and 6 per cent. and loans negotiated; Rents collected and properties looked after.

Fire and Life Insurance in Stock and Mutual Companies, Conveyancing.

Apply to M. C. BOGART, Dundas st., Napanee.

"A Mutual Company is the sole property of its Members."

1876.

1893.

SEVENTEENTH ANNUAL REPORT

—OF THE—

Lennox & Addington Mutual Fire Insurance Co.

FOR THE YEAR ENDING 31st DECEMBER, 1893.



CHEAPSIDE,

The Great Dry Goods, Millinery, Fur and House Furnishing Emporium of the Central District. We solicit your trade for the coming season in the full assurance we can give you the best possible value for your money in every department.

HINCH & CO.

BOARD OF DIRECTORS, 1893.

J. B. AYLESWORTH,	Camden,	Newburgh.
B. C. LLOYD,	Camden,	Napanee Mills.
U. C. SILLS,	Richmond,	Napanee.
W. R. GORDANIER,	Ernesttown,	Napanee.
I. F. AYLSWORTH,	Ernesttown,	Odessa.
A. C. PARKS,	Fredericksburgh,	Hay Bay.

HONORARY DIRECTORS.

JAS. REID, M.P.P.,	Camden,	Centreville.
JOHN W. BELL, ex-M.P.,	Camden,	Desmond.
A. V. PRICE, Esq.,	Camden,	Newburgh.
C. R. ALLISON, Esq.,	Fredericksburgh,	Parma.
WM. CHARTERS, Esq.,	Fredericksburgh,	Hawley.
I. O. FRASER, Esq.,	Ernesttown,	Odessa.
W. W. MEACHAM, M.P.P.,	Ernesttown,	Odessa.
C. W. NEVILLE, Esq.,	Ernesttown,	Newburgh.
D. W. ALLISON, ex-M.P.,	Adolphustown,	Adolphustown.
ALLEN PRINGLE, Esq.,	Richmond,	Selby.
IRA B. HUDGINS, Esq.,	Richmond,	Selby.
F. B. GUESS, Esq.,	Kingston,	Murvale.
THOS. CLYDE, Esq.,	Kingston,	Cataraqui.
JACOB E. SHIBLEY, Esq.,	Portland,	Harrowsmith.
JOHN T. TRUSCOTT, Esq.,	Portland,	Harrowsmith.
THOS. POLLEY, Esq.,	Amherst Island,	Stella.
SAMUEL MOULT, Esq.,	Hastings,	Halston.

OFFICERS.

JOHN B. AYLESWORTH, Esq.....	President
B. C. LLOYD, Esq.....	Vice-President
M. C. BOGART, Esq.....	Secretary-Treasurer
J. N. McKIM, Esq.....	Agent
J. W. METZLER, Esq.....	Agent

THE SEVENTEENTH ANNUAL REPORT
OF THE
LENNOX AND ADDINGTON
MUTUAL
Fire * Insurance * Company.

To the Members of the Lennox and Addington Mutual Fire Insurance Company :

Your Board of Directors have the honor to lay before its members the Seventeenth Annual Report of the Company, and in doing so would have had much greater pleasure had not the heavy losses during the three years 1890, 1891 and 1892, (a circumstance that very seldom happens in the history of insurance companies), necessitated the levying of an extra assessment upon its policy-holders, to enable the Board of Directors to discharge all the liabilities incurred during those years, and commence 1894 free from debt. While your Board deeply regretted the necessity of levying this special assessment (the first in the history of the Company), least it might press heavily upon some of its members, they believe it was good financing, and were justified in paying off the debt, stopping all interest, so as to enable the Company to give their members insurance at the lowest possible cost.

ECONOMY.

The most rigid economy has characterized the management of the Company's business in all its departments during the year. The salaries of its Officers and Directors have been of the most meagre nature, the total expense for Officers and Directors for the year being \$405.95, and only that they appreciate the desirability of making this the cheapest and most desirable insurance company for the farmers of Lennox, Addington, Frontenac and Hastings, they could not be expected to give their time for the remuneration they receive.

COST OF INSURANCE.

When the members of the Company consider the average cost of insurance for the seventeen years, they will have no reason to complain of the extra assessment this year,

ON \$1000 INSURANCE.

From 1876 to 1879	\$4 65
1879 to 1882.....	7 50
1882 to 1885	10 42
1885 to 1888.....	5 40
1888 to 1891.....	7 20
1891 to 1893, two years.....	5 38
Special, 1893	3 60
	<hr/>
	17)44 15
	<hr/>
Average cost per year.....	\$2 60

POLICIES.

The Company had 782 Policies in force 31st December, 1893, insuring the sum of \$998,035.00.

FINANCE.

The amount of the residue on premium notes on hand is \$26,857.87, and other assets \$1360.13, which, after deducting liabilities, leaves a net balance of available assets of \$28,218.00, as is shown in the annexed financial statement.

The Board sincerely hope and respectfully urge upon the members who are in arrears as to the special or ordinary assessments, to appreciate their position as regards their claim upon the Company should a loss occur during the non-payment of such assessments, and pay in promptly, so that all liabilities may be discharged at once.

Re FORSYTHE.

The Board of Directors felt justified in defending the action of Mr. Thos. E. Forsythe, who, after arriving at an amicable and satisfactory settlement of his loss with the Board, entered an action to recover an additional sum. His Honor Judge Meredith upheld the settlement, but probably moved by sympathy for the plaintiff, ordered that each party pay their own costs—hence the large amount for costs.

LOSSES.

The present year, in regard to losses, has been much more favorable than the past three years, and we hope that a new and more favorable era is before the Company in the immediate future.

The following are each year's losses for the past twelve years :

1882.....	\$3499 93	1888.....	\$ 98 82
1883.....	1350 00	1889.....	213 31
1884.....	680 00	1890.....	3240 00
1885.....	1310 14	1891.....	2719 00
1886.....	42 00	1892.....	3037 00
1887.....	817 00	1893.....	756 00

CASH ACCOUNT.

RECEIPTS.

	Dr.
To balance on hand per last audit.....	\$ 19 45
First instalment on premium notes.....	655 93
Second and third ".....	1796 51
Special assessment.....	2677 26
Assessments, previous years.....	257 91
Balance on chattel mortgage.....	100 00
Interest and drawing chattel mortgage.....	12 60
Loans.....	250 00
	\$5769 66

DISBURSEMENTS.

	Cr.
By paid loans.....	\$3500 00
Interest.....	290 02
Losses, 1892.....	350 00
Losses by fire, 1893.....	16 00
Losses by lightning, 1893.....	710 00
Printing and advertising.....	27 00
Postage and stationery.....	34 94
Agents' fees and commissions.....	93 21
Adjusting claims.....	11 75
Directors' fees, J. B. Aylesworth.....	23 80
" B. C. Lloyd.....	18 20
" A. C. Parks.....	28 00
" I. F. Aylsworth.....	32 50
" W. R. Gordanier.....	13 00
" U. E. Sills.....	13 80
Auditor, J. Jackson.....	10 00
Statutory assessment and license fee.....	26 83
Secretary-Treasurer, M. C. Bogart.....	183 44
Refund on policies.....	19 03
By-laws.....	10 00
Witness fees and law costs.....	227 83
Special assessment.....	72 65
Drawing chattel mortgage, W. G. Wilson.....	2 50
Sundries.....	70
Balance on hand.....	24 46
	\$5769 66

Assets and Liabilities.

ASSETS.

Balance on hand per audit.	\$ 24 46
Unpaid assessments for year 1893.....	321 07
" of previous years.....	22 85
Unpaid special assessment.....	926 75
Office furniture and safe.....	65 00
Total value of premium notes liable for assessment.....	26857 87
	\$28218 00

LIABILITIES.

Loans	\$ 850 00
Balance of Assets over Liabilities.....	27368 00
	\$28218 00

We certify that the above Abstract is correct according to the books and vouchers of the Company.

Auditors } J. JACKSON.
 } J. B. ALLISON.

INSPECTION.

The books and affairs of the Company, have been, as usual, inspected by Mr. J. Howard Hunter, Superintendent of Insurance for Ontario, and pronounced satisfactory.

SUMMARY.

In view of the large increase in the cost of insurance on farm property in the Stock Companies after the first of December last, from one per cent. to one-thirty-five on dwellings, and one-fifty per cent. on outbuildings, it certainly behooves the farmers in these counties to maintain their own Insurance Company, managed by farmers in the interest of its members, at a cost of which no one should complain. We sincerely trust every member will stand by and aid in every way the progress and advancement of the Company by re-insuring themselves, and recommending their neighbors and friends to do likewise. And the Board of Directors will, on their part, undertake the management in the most economical and judicious manner, paying promptly all honest losses, after a careful inspection of the same.

Two Directors now retire by rotation. They are Messrs. U. C. Sills and A. C. Parks, but who are eligible for re-election.

All of which is respectfully submitted.

(Signed)

J. B. AYLESWORTH, President.

M. C. BOGART, Secretary-Treasurer.

LOSSES PAID IN 1893.

Name of party.	Amo'nt	Date loss	Property destroyed and cause
Mr. M. M. Vanluven..	\$10 00	March 20	Damage to carpet and floor, coal of fire.
Mr. W. A. Hogle	30 00	June 26	Cow killed by lightning.
P. E. R. Miller	10 00	June 23	Two yearling calves killed by lightning.
Robert Fleming	700 00	25 July	Barn and contents by light- ning.
Isaac Fraser.....	6 00	Sept 9	Damage to dwelling and bed- ding, spark from chimney.

GENERAL OBSERVATIONS.

LIVE STOCK - LIGHTNING.

1. That up to \$60.00 for a horse, and cattle up to \$20.00 each, are paid for animals as contents of outbuildings or killed by lightning in fields.

2. That animals killed by lightning in fields or while on the road to or from market, or used on the highway, case covered by the policies issued by this Company.

3. Members erecting new buildings may insure them for an additional sum on application to the Secretary, and when making repairs or alterations, involving carpenter's work, do so at their own risk, unless they notify and obtain the consent of the Company.

Additions or changes in situation of outbuildings, when over 80 feet from dwelling house, do not affect the insurance.

FARMERS, ATTENTION.

Insure your property in the Lennox and Addington Mutual Fire Insurance Company.

Because it is a Home Company.

Because it is a Safe Company.

Because it is the Cheapest and Best.

Because it takes only (isolated) non-hazardous risks, as farm property, country churches, halls and school houses.

Because it is a Farmers' Company, managed by farmers, in the interests of farmers of the Counties of Lennox and Addington, Frontenac and Hastings.

Because every member has a voice in the Election of the Officers and the general management of the Company's business.

DEAR SIR,—

The within contains a summary of the Company's business, together with a copy of the Abstract Statement and Capital Account for the year 1893. I trust you will read and examine it most carefully, and hope you will attend the Annual Meeting of the Company, to be held in the Council Chamber on

SATURDAY, 27th JANUARY, 1894,

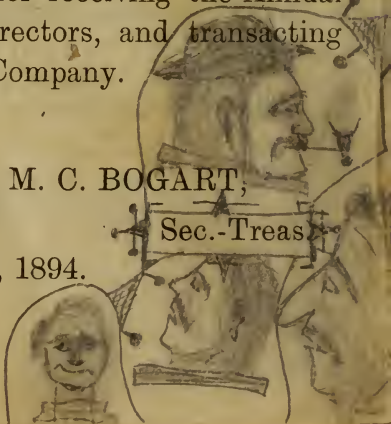
at the hour of one p.m., for receiving the Annual Report and Election of Directors, and transacting the general business of the Company.

By order of the Board.

M. C. BOGART,

Sec.-Treas.

Napanee, January 15th, 1894.



ABSTRACT STATEMENT

—OF THE—

Lennox & Addington Mutual Fire Insurance Co *FOR THE YEAR 1892.*

RECEIPTS.

DR.

To amount received on account as per last audit	\$ 849 77
To cash received on assessments 1892.....	2291 09
To cash assessments previous years.....	225 08
To first Instalment on Premium Notes.....	982 41
Loans	1100 00
	<hr/>
	\$5448 85

DISBURSEMENTS.

CR.

By Paid Loans	\$1300 00
Interest	232 48
Losses by fire.....	1802 00
Losses by Lightning	895 00
Printing	46 50
Stationary and Postage.....	41 42
For Agents' Fees and Commission.....	554 12
Adjusting Claims, J. B. Aylesworth	14 00
" B. C. Lloyd	6 00
" M. C. Bogart.....	4 00
Directors' Fees, J. B. Aylesworth	23 80
" B. C. Lloyd	19 60
" I. F. Aylsworth	39 00
" A. C. Parks.....	31 00
" Thos. Empey	8 00
" U. C. Sills.....	16 40
" W. R. Gordanier.....	5 80
Auditors	20 00
Statutory Assessment and License Fee.....	26 79
Re-Insurance	15 00
Secretary and Treasurer's Salary.....	258 15
Refunded on Policies.....	8 29
Sundries	1 65
Changing Office from N. A. Caton.....	9 00
Office Furniture, Press and Safe.....	47 90
Drawing Chattel Mortgage and Registration.....	3 00
Balance.....	<hr/>
	19 45

\$5443 35

ASSETS.

Balance on hand	\$ 19 45
Chattel Mortgage	100 00
Unpaid Assessments 1892.....	274 66
Unpaid Assessments previous years.....	118 08
Office Furniture and Safe.....	65 00
Total Premium Notes Liabale for Assessment.	39793 35
	<hr/>
	\$40870 54

LIABILITIES.

Loans.....	\$4100 00
Unadjusted claims	400 00
Balance of Assets over Liabilities.....	35870 54
	<hr/>
	\$40370 54

SUMMARY.

Amount of Premium Notes 1891.....	\$ 36388 10
" " 1892.....	39733 85
Increase 1892.....	8405 25

I certify that the above Abstract is correct, according to the books and vouchers of the Company.

Auditor, J. JACKSON.

DEAR SIR,

The above is a copy of the Abstract Statement of the Auditor's Report for the year 1892, which I trust you will examine and hope you will also attend the annual meeting of this Company, to be held in the Council Chamber, Napanee, on Saturday, 28th inst., at the hour of 1 o'clock p.m., for receiving the annual report and election of Directors and transacting the general business of the Company.

By Order of the Board.

M. C. BOGART,

Secy-Treas.

To Mr.....

Napanee, January 16th, 1893.

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75012
1892-1904
2588

L. & A. Mutual
Ins. Co.
Statement

1892.